

## **The Utilization of Idle Money on Mosque in Indonesia**

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### **ABSTRACT**

*Islam is the fastest-growing religion in the world. With this growth, many new mosques have emerged, but their financial and social performance has not necessarily kept pace. Nowadays, many mosques prioritize saving money for construction and restoration, even when the mosque has already been completed. Moreover, there are many poor people living in the surrounding areas of these mosques. This implies that mosques often lack effective financial management and do not provide the expected spiritual, social, and economic benefits to their communities. This study finds opportunities and potentials of idle money amounting to IDR 1 trillion per month or approximately IDR 12 trillion per year in Indonesian mosques. Some factors that affect the presence of idle money in mosques are: ongoing or planned mosque restoration projects, the absence of clear work programs, a prevailing belief that a mosque's success is measured by the size of its savings, and the tendency to save for future operational or emergency needs.*

**Keywords:** *idle money, mosque expense, mosque funds, mosque income.*

### **INTRODUCTION**

Mosque comes from the root word, meaning prostration; a mosque is a place of worship for Muslims to perform religious rituals as well as social worship in the fields of economics, education, socioculture, and others. (Kementerian Agama Republik Indonesia, 2014). During the time of Prophet Muhammad Shalallahu Alaihi Wassalam (SAW) and the four Caliphs (Abu Bakr, Umar bin Khattab, Uthman bin Affan, and Ali bin Abi Talib), the mosque became the main place for Muslims to gather and perform worship. In addition, mosques also serve as centers for the dissemination of Islam and play important social, political, and administrative roles. This shows that mosques have several roles and functions in Muslim society. (Alwi, 2015; Isnaini et al., 2019). The mosque is an inseparable part of Islam. Based on the research results from Statista (2023), Islam is the religion with the fastest growth rate in the

world; therefore, mosques are also experiencing significant growth.

Mosques are an inseparable part of Islam. According to research by Statista (2023), Islam is the fastest-growing religion in the world, which is why mosques are also experiencing significant growth. On the other hand, Indonesia is the country with the largest Muslim population in the world (World Population Review, 2021). The large population is also proportional to the number of places of worship available. Indonesia is a country with the highest number of mosques in the world. (Kementarian Agama Republik Indonesia, 2022).

According to data from the Ministry of Religious Affairs of the Republic of Indonesia, the number of mosques and Muslim prayer rooms in Indonesia is 741.991. The Religious Affairs Office in each region provided the hierarchically arranged data for manual recording (Republika, 2021). The vast number of mosques scattered throughout Indonesia

should contribute to the prosperity of the surrounding population. Nowadays, many mosques prioritize saving money for the construction and restoration of their buildings, even if they have already been constructed. Furthermore, a significant number of individuals in the vicinity of these mosques are impoverished. This suggests that the mosques' financial management does not provide optimal benefits to the people.

A mosque should serve as more than just a ritual symbol for Muslims; it can play a crucial role in community empowerment, education, and social and economic development. The use of mosque funds for initiatives that benefit the community can enhance prosperity, particularly for the impoverished individuals residing in the mosque's vicinity. Mosques can not only be admired but also must be able to give benefits significantly (Wulandari, Sawarjuwono, Iswati, 2017).

According to Tuhuleley (2002), a mosque serves at least two purposes. The first mission of a mosque is to serve as a center of worship. It serves as a medium for self-cleaning, enabling each Muslim to obey Allah's commands and avoid His prohibitions. The second mission of a mosque is to serve as a center of people's independence, empowering them both socially and economically. These days, it's rare to find a mosque serving as a hub for such activities.

Mosques can be a house of change and a tower for the people's awakening (Bagdja & Yani, 2017). Furthermore, the mosque, being an entity that directly interacts with the people at the grassroots level, must optimize its role. Some mosques possess substantial financial resources, yet they struggle to effectively carry out their operations. Unfortunately, some mosques only care about building the mosque and ignore the community.

Mosques are required to be more proactive in contributing to the solutions of community problems, as outlined below (Sochim, 2016). Mosques have the potential to contribute to solving problems that emerge in society. Mosques are spread all over the country, so their potential development as an effective national network is a necessity. A mosque as a normative institution has a relatively strong gathering power compared to other institutions in the midst of the people. Mosques conduct routine mass activities, which can serve as the foundation for the Muslims' strength in addressing all life's problems.

Today's mosques in Indonesia still fall far short of sharia's expectations. Few mosques operate optimally, mirroring the ideals of the Prophet Muhammad SAW's era. Generally, a thorough examination reveals that many mosque administrators prioritize the luxurious physical building over the true function and contribution of the mosque.

## LITERATURE REVIEW

### *Theory of Idle Money*

The Quran describes two precious metals (gold and silver) either in their function as currency or as treasures and symbols of wealth that are stored are recommended to be circulated as in Quran Surah At Tawbah (9): 34: "O you who have attained to faith! Behold, many of the rabbis and monks do indeed wrongfully devour men's possessions and turn (others) away from the path of God. But as for all who lay up treasures of gold and silver and do not spend them for the sake of God's - give them the tiding of grievous suffering (in the life to come)".

Idle money refers to money that has not generated any income like interest or profit sharing and because of this it can lose its valuable value due to inflation (Mahardiantias, 2018). Idle money is

unproductive funds, less profitable and decreases in value because of being affected by inflation. Money as a Flow Concept, like flowing water, the water (money) will be clean and healthy for the economy. On the other hand, if we let the water log in a place (hoarding money) then the water will be dirty (Karim A. A., 2010). The faster the money circulation, the better it will be, like flowing water that comes in and out. Therefore, the higher the production, the bigger the opportunity to receive the benefits from the public goods (money) (Karim A. A., 2010).

Conventional economics defines money interchangeably, that money as a medium of exchange and money as capital. The concept of money in Islamic economics is obvious as a medium of exchange in muamalah, not a commodity (capital). The difference in the concept of money in Islamic and conventional economics is that money is not identical with capital, money is public goods, capital is private goods, money is a flow concept, and capital is a stock concept in the Islamic concept of money (Endriani, 2015).

According to Islamic economics, money functions as a unit of value or a standard measure of price (unit of account) and a medium of exchange (Rozalinda, 2016). Money in Islamic economics is to flow, to circulate among the people (flow concept). In Islam, money is a public good (owned by the public) and therefore hoarding money (or being left unproductive) means reducing the money supply. The implication is that the exchange process in the economy is hampered. The hoarding of money/wealth can drive people to tend to the negative qualities such as greedy, voracious, and lazy to do good (infaq, alms, and zakat). These bad qualities also have a bad impact on the sustainability of the economy.

### ***Theory of Mosque***

The spirit of managing the mosque is in accordance with what Allah says in the Quran Surah At Tawbah verse 18 which states “Surely he only shall tend the mosques of Allah who has believed in Allah and the Last Day, and kept up the prayer, and brought the Zakat, (i.e., paid the obligatory poor-dues) and is apprehensive of none except Allah; so, it may be that those will be among the right-guided”. Based on the above verse, according to the author, there are at least 4 main pillars in carrying out the function of the mosque as described in the early era of Islam that can be developed today, as follows:

1. A mosque as Baitudda’wah, it means the mosque is a place of da’wah to Allah which is the essence of the mosque activity. This function is definitely a front activity done in the mosque.
2. A mosque as Baitul Qur’an, it means the mosque as the place for organizing religious education, the center of da’wah, and as the place for the transformation of religious understanding such as Qur’an recitation, religious studies, and formal education carried out by the mosque like Majlis Ta’lim, TPA and Madrasah Diniyah.
3. A mosque as Baitul Maal, meaning mosques are the center of social and religious activities, especially in the role of organizing the implementation of maliyah worship such as ZISWA for the benefit of the community around the mosque that comes from the surrounding mosque area itself.
4. A mosque as Baitul Muamalah, it means that the mosque has the ability to generate funds from the conducted activities. So that the mosque can develop and meet its financial needs independently (idaroh almaliyah).

The function and role of the mosque in essence as a place to develop human resources. History shows how important mosques are to develop society. Throughout the history of Islam until today, in various places and regions

of the world, mosques have become centers for the development of the people and the development of Islamic culture for the community in each region. In short, it can be said that the function of the mosque is as a gathering place for believers with all their activities as well as a place for empowering human resources (HR) to become more qualified as being pious people (Sofwan, 2013).

In conducting its activities, the mosque acquires funds from various sources. The sources of mosque funds generally come from zakat, infaq, alms, waqf, donations, aids, and so on (Ayub, Muhsin, & Marjoned, 2007). The number of funding sources that finance mosque activities is closely related to the amount of funds managed by the mosque. The large number of funds donated to mosques requires good and healthy financial management. One of the characteristics of good financial management is transparency and good records. Seeing the large number of mosques in Indonesia, it must have a large number of funds from the presence of mosques in Indonesia. The surplus funds have a very high potential in resolving social inequalities (Adnan, 2012).

The mosque is one of non-profit organizations in the religious field. In accordance with the Statement of Financial Accounting Standards (PSAK) 45 of 2011 concerning non-profit organizations, that non-profit organizations must and have the right to make financial reports and give reports to users of financial statements (Andarsari, 2016). Good mosque management is supported by good financial management. Therefore, it is necessary to have financial management in the organization. This is because some of the mosque's funds come from people's donations. If it is not managed properly, then the mosque management has neglected their mandate.

According to PSAK No. 45, the characteristics of non-profit organization are:

- a. The resources of entities come from donors who do not expect repayment or economic benefits that are comparable with the amount of the resources provided.
- b. Produce goods and services without the purpose of making profits and if an entity makes a profit, then the amount is never distributed among the founders or owners of the entity.
- c. There is no usual interest in business organizations, in the sense that ownership in a non-profit organization cannot be sold, transferred, or redeemed, or the ownership does not reflect the proportion of the entity resource financing at the time of the liquidation or dissolution of the entity.

### ***Empirical Study***

The study by Fahmi entitled "Mosque Financial Management in Yogyakarta City", shows that the average surplus balance is 45.8 million idle and most are saved in Conventional Banks. It can be estimated that the total surplus of mosque funds in Yogyakarta City is around IDR 22 billion. 27 out of 180 mosques have economic empowerment programs for people (Fahmi, 2017).

The study by Haq and Dewi in a Case Study of Several Mosques in Bogor City shows that mosques have a large surplus of funds and should be utilized for community needs (Haq & Dewi, 2013). The study in Yogyakarta shows that mosques in Yogyakarta City have a deposit of IDR 450,000,000. (Adnan, 2012). However, we have to start contemplating, if there are a lot of mosque funds but the mosque congregation does not get the rights that they should get, such as being prosperous by the mosque (Bagdja & Yani, 2017).

The circulation of wealth is very important in Islam where wealth does not circulate among a few people that makes the concentration of wealth worse (Ibrahim, Elatrash & Farooq, 2014). The study by Wahid

(2014) shows that the important role of mosques needs to be maximized and optimized, especially in terms of community zakat collection. Zakat is an important social instrument in distributing the prosperity of the ummah. The mosque must present itself as a wider center of worship activities, including for the people's economic development activities (Rifa'i & Fakhruroji, 2005).

The number of institutions related to the people's economy such as zakat, waqf and baitul maal that come from the mosque shows the important role of the mosque as a center for people's economic and social empowerment. Mosques must be managed according to their functions, not only being magnificent but also contributing to the people as mosques in the era of the Prophet. The mosque is managed in a modern and professional way but does not forget its main function according to the Qur'an (Supardi et al: 2001).

Mosques are a trusted institution for Muslims who want to donate their wealth (Fauzia, 2008). Mosques that have not been managed optimally and professionally are still trusted by the community. If the mosques are managed better, the mosque will be trusted more by the community. Funds donated through mosques are a mandate for mosque administrators to manage these funds as best as possible and give benefits to the people as much as possible. This is stated by Porter and Kramer (1999), Zakat, Infaq, Waqf, philanthropic funds that are managed well by the mosques will have a positive impact on the people.

The study by Razak et al (2014) shows that almost 75% of respondents agree to use mosque funds more productively, so that it gives huge impacts on the people. Soemitra (2014) and Basid (2009) argue that mosques can play an important role in poverty eradication through community empowerment by establishing Baitul Maal Wa Tamwil (BMT). However, the role of mosque

management in the economy is not carried out optimally because many loans are not paid by the beneficiaries (Almuntahar, 2014).

## **METHODOLOGY**

This research uses field research with a qualitative approach. Field research in this study is direct survey research to the field to make observations about a phenomenon in a natural state or actual situation. Whilst descriptive qualitative research is a procedure that uses descriptive data in the form of written or spoken words from observable people and actors.

The data used in this study were from primary data and secondary data. Primary data were collected and obtained from respondents using questionnaire, interview and observation techniques. The secondary data were collected through literature studies such as previous research, related research article journals, books, magazines, newspapers, internet, and so on that can support and complete this research data.

The population is the entire study subject, the population in this study is 1000 mosques who take part in the National Mosque training organized by the Enterprise Mosque. The sample is part of the number and characteristics possessed by the population (Sugiyono, 2017). In this study, the authors did not take all members of the population as samples but only part of the population who filled out the data. The sample in this study are 407 mosques or those who filled out the questionnaire as well as those who were interviewed.

Data collection techniques used in this study include: conducting a survey, such as conducting direct and structured interviews (through a list of questions) toward the object of the research. In order to assist researchers in remembering the proposed questions, collecting answers for comparison, and

developing questions according to the encountered situation. Data input was carried out using a tool in the form of interview guidelines (using questionnaires).

The analysis process of the qualitative data runs with the following process:

1. Data collection, collecting all field notes that have been recorded based on interviews and observations.
2. Data reduction and categorization. At this stage, the data reduction and categorization process were carried out.
3. Data display is the process of displaying the data from reduction and categorization in a matrix based on certain criteria.
4. Drawing conclusions, if the results of the data display show that the data obtained are sufficient and in accordance with the required information, the conclusion will be drawn using theory and data taken from the field.

## RESULTS AND DISCUSSION

Mosques have various sources of money and are abundant. This is because the increasing number of Muslim every year and the increasing of religious awareness in society, therefore the people understand and realize that wealth distribution should not possess among rich people only as stated in the Quran Surah Al Hasyr (59) : 7. Consequently, more and more people in the society are eager to distribute their money or wealth through mosques. A mosque is a public space that has an important function in society. A mosque also has quite large expenses to fulfill the mosque necessities and its planned activities. The mosque's cash flow is one of the important indicators in this study, because from the cash flow we can see that there is a circulation of money in the mosque's funds.

**Table 1. The Mosque Income and expense per month**

Island	Mosque	Income	Expenditure	Idle Money
Sumatera	55	574.100.000	442.900.000	131.200.000
Kalimantan	126	1.086.200.000	598.850.000	487.350.000
Java-Bali	146	2.420.600.000	2.277.700.000	142.900.000
Sulawesi-Papua	26	332.200.000	330.100.000	2.100.000
TOTAL	353	4.413.100.000	3.649.550.000	
AVERAGE		12.501.700	10.338.669	2.163.031
POTENTIAL	741.991	9.27 (Trillion)	7.67 (Trillion)	1.60 (Trillion)

Source: Data of Research Results, 2023.

Five mosques have revenues and expenses that range from 100,000,000 to 600,000,000. The total income of all 353 mosques that had monthly income was IDR 4,413,100,000 per month, or approximately IDR 12,501,700 per month on average for each mosque. Multiplying this amount by the total 741,991 mosques in Indonesia yields a potential monthly income of IDR 9 trillion. The total expenditure of 353 mosques reached 3,649,550,000, or an average of 10,338,669. When multiplied by the potential number of mosques, which is 741,991, the potential expenditure on mosques amounts to 7,671,199,019,972. The potential income, after subtracting mosque expenses or majsid idle money, comes to a monthly total of 1,604,949,654,533. Imagine the economic potential that a mosque can achieve; undoubtedly, it has the potential to significantly impact the social economy of the

community. This average amount is much smaller than previous studies, namely on a study by Adnan (2012) in Yogyakarta Province which found an average mosque balance of IDR 42,159,151, a study by Fahmi (2017) in Yogyakarta which showed IDR 45,866,365 average balance per mosque and a study by Almunthar (2022) which found the average balance of mosques in Pontianak was IDR 116,608.866.

**Table 2. Idle Money, Perception and Utilizing for Poor People**

Idle Money		Perception		Utilizing for Poor People	
Avai lable	Not Availab le	Go od	Bad	Agr ee	Dissagre e
254	99	97	256	333	20

Source: Data of Research Results, 2023.

Of the total 353 mosques, 254 mosques had their own idle funds, while 99 mosques did not have any idle funds. Out of the total 353 mosques, the majority (256 mosques) believed that having idle money in the mosque was detrimental, whereas 97 mosques believed it was beneficial. Do mosques agree that they use idle money to help the poor around them? 333 mosques, or 94.33%, agree and 20 mosques disagree.

The income of a mosque does not have to be equal or nearly equal with its expenses. It was found that most of the mosques had greater incomes than expenses. This phenomenon has caused every mosque to have a relatively large deposit of funds. It is not surprising that most mosques save the mosque funds in banking with the intention for the safety of the mosque funds. From the interview results conducted by the researchers, it was found that none of the mosques experienced a budget deficit because the incomes of the mosques were greater than

the expenses and there was never a problem with collecting funds. This was also found in a study conducted by Razak et al (2014) in Malaysia entitled Economic Significance of Mosque Institution in Perak Malaysia. The results show that nearly 75 percent of the respondents agreed that the fund of the mosque should be spent on activities that can increase the income of the mosque as this gives a positive impact to the society.

Mosques have income sources which come from various instruments. The sources of mosque income are divided into two, namely general and specific. The specific income sources are obtained from the community whose purpose is for something in the mosque, including fard kifayah, zakat al fitr, and so on. Meanwhile, the general income sources are obtained from infaq, sadaqa, rental income, profits from cooperation, donors, and government donations. The general income sources can be used for all kinds of needs of mosques and mosque congregations which fit the budget and benefits of the expenses, such as electricity, water, routine activities, etc. From the field research conducted, the factors regarding the number of incomes of a mosque is driven by the location, type of mosque as well as mosque activities. Mosques located in city centers, office areas, roadside of highways, historic mosques, grand mosques which are often visited by the public, have relatively higher incomes than other mosques.

The takmir (administrator) of the mosque is the mover of the mosque, like the captain of a ship who determines the direction where the ship will dock. The financial affairs of a mosque are mostly controlled by a treasurer. In other words, all financial affairs are managed by a treasurer. However, it is undeniable that most of the mosques in Pontianak always hold discussions or meetings with some or all of the takmir to discuss expenses and incomes since the treasurer does not have the capability to

design and manage the property of the mosque by himself/herself. The number of takmir of the mosque must fit the needs of the mosque because if there are too many human resources, it will cause a decrease in productivity. Meanwhile, if there are too few human resources, the task at hand will be too broad and the mindset of the takmir will not develop. The placement of a takmir of a mosque takmir is based on his/her expertise. Most of the mosque treasurers in Pontianak have the experiences of working in banking, becoming civil servants or entrepreneurs who understand financial management. The knowledge of the mosque takmir regarding financial management varies from only knowing expenses and incomes to highly professional financial management by auditing financial statements like a banking institution..

Looking at the importance of the function of the mosque takmir, their opinion regarding idle money in the mosque is very necessary. Based on interviews conducted by the researcher, most of the takmir of mosques in Pontianak City think that the idle money in the mosque is a very fatal thing and it will be much better if there is no mosque that deposits funds with no purpose. Moreover, most of the takmir of the mosque also feel guilty if the funds are not optimally used as much as possible because the funds received by the mosque are obtained from the community with the intention to to give some of their wealth as charity which is used to worship, facilitate worship, for the convenience of worship and for all forms of benefit for the people. The purpose is to carry out the usefulness of the mosque in accordance with the principle of the mosque applied by the prophet in his time. The idle money of the mosque is due to several reasons, such as land acquisition in which at this time the mosque is not sufficient to accommodate worshipers, especially during Friday prayers.

Most of the takmir realize that the idle money in the mosque is not good if there is no objective behind it because in the economy, money can be analogous to water which, if flowed, the money will be clean and healthy for the economy. On the contrary, if the water is allowed to pool in one place then the water will be dirty and in Islam there is a prohibition to accumulate wealth, according to what Allah SWT said in the Quran surah At Tawbah verse 34. Allah explains the punishment for those who hoard gold and silver which nowadays is in the form of money that they do not spend from their wealth in the way of Allah. However, from the interview results conducted by the researchers, there were several mosques which have idle money without purpose with various factors causing these funds to settle in the mosques. This finding is in line with the studies conducted by Haq and Dewi (2013) and a study conducted by Fahmi (2017).

It proves that the mosque is an institution which is trusted by the community to distribute their funds for the people. Based on the table above, it can be seen that the majority of mosques in Indonesia had a fairly large amount of idle money. It is definitely very unfortunate in the midst of conditions where people are still in need or are unlucky. Therefore, actually the mosque can be present as a solution for the community so that the role of the mosque does not only function as a means of worship activities but also social activities.

There are many things that cause idle money in the mosques in Indonesia, but these reasons can be grouped into: the plans for a mosque renovation/construction, not having a clear program, the mindset that being successful is having a large balance, and being careful for other operational and urgent needs.

Firstly, there were many mosque administrators who only focused on the physical building, but forgot the main essence of the actual function of the mosque. The

mosque is not merely a building, but also its function and contribution. The mosque administrators reserved a large mosque balance for renovation and construction. Even though the mosque was already good, there were still things that needed to be repaired and renovated. Even from the interview results, there were mosques which were more concerned with toilet renovation than the establishment of a Quran educational institution. It is certainly very unfortunate. On the one hand, the mosques have to look good and beautiful, but they also have to be followed by programs that are beneficial for human development.

Secondly, the management of the mosques only conducted simple routine programs, such as prayers, recitations and Islamic holidays, so there was still a lot of idle money from the mosques. The takmir was confused and found it difficult to implement programs that can be beneficial for the community. The mosque administrators were confused about having small funds, but it turned out that if the funds were excessive, the takmir or mosque administrators were also confused about running the programs. Hence, the funds were only stored and became idle money.

Thirdly, the takmir Mindset was that a mosque with a large balance was a measure of the success of the mosque's administrators in raising money. This is where the results of interviews conducted by the researchers show that it was very difficult to unite the ideas of the mosque takmir, especially the takmir who were over 55 years old. They tended to continue to run based on their experience and did not have a management system which should be carried out by professionals or those who understand Islamic economics, especially the mosque fund management.

Fourthly, precautionary motive. One of the factors which made mosques have funds that settle was the precautionary motive. Most of the factors that made the takmir of mosques

decide to deposit their funds was because some mosques had a fairly large annual mosque agenda and therefore also required quite large funds. The mindset of the mosque takmir was to deal with the lack of funds and therefore the mosque takmir agreed to put aside/save the funds receiver every day.

It can be concluded that actually every mosque has the potential to raise funds and even more potential if the money collected from the community is distributed in the form of community economic empowerment. If this is implemented, it can reduce the number of idle money and the significance is also to be able to help the surrounding community or mosque congregations who need support. If the mosque uses an agreement of cooperation, it will also gain profit sharing which can contribute to the mosque's cash where this income can be loaned or given to other people in need. If this thing is done in the long term, the mosque will manage their cash in large amounts and can help the community's economy.

The paradigm of mosque management needs to be updated considering how strategic the mosque is if it is functioned as a trigger for the revival of moslems, not just stop merely at the magnificent mosque buildings which becomes the success standard of the mosque management in managing and advancing the mosque. There needs to be new and fresh ideas based on the needs of the local community of the mosque environment, so that the mosque becomes the main goal of the community from various problems.

Although the calculation assumptions regarding the potential for idle money of mosques above are still very raw and require further research, this description can mean that mosques have enormous funding potential to be used. If these funds are managed properly, this surplus of money which is idle can be used for various kinds of needs, especially for the

community needs such as education or, social and economic affairs in which the impact can be felt directly by the community, not only focusing on physical buildings that may be beautiful to the eye, but does not have any benefits which can be felt by the community around the mosque.

## DISCUSSION AND CONCLUSION

Based on the results of the research, out of 353 mosques that were sampled in this study, it appears that most of the mosques had an average income of IDR 12,501,700 and the largest income amounted to IDR 600,000,000. The mosque's average monthly expenses was IDR 10,338,669 or equal to 82,6% of its absorption. As many as 71,9% of mosques had of the mosque administrators in collecting money. Fourthly, one of the factors that makes mosques have large idle money is a some mosques had a fairly large annual mosque agenda and therefore also required substantial funds.

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- Andarsari, P. R. (2016). Laporan Keuangan the idle money. Potential of total idle money is 1,604,949,654,533 which if divided 741.999 mosque, we get IDR 2,163,031 idle money in every mosque. The results of the interview show that the factors that influence the idle money are: firstly, even though the mosque was physically finished, it required renovation and repair, so it needed funds to be saved. Secondly, the mosque administrators were confused if the funds were little or less, but it turned out that if the funds were excessive takmir or mosque administrators were also confused of how to run the program, so that the funds were only kept as idle money and thirdly, the Takmir Mindset. A mosque that has a large balance is the success standard
- precautionary motive. Most mosque takmir decided to deposit their funds because
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